



Antler Antics

Benevolent and Protective Order of Elks



Elks Care — *Elks* Share

Table of Contents

Duty Officers	2
Elk of the Month	2
A Special Thanks	2
Around the Lodge	2
Candidates, Transfers & Reinstates	2
Membership and Attendance	2
Message from the Exalted Ruler	3
Message from the Leading Knight	3
Message from the Loyal Knight	3
Message from the Lecturing Knight	4
Message from the Secretary	4
Fun Festival for Dean Trigg Students	4
Sickness and Distress	5
December Birthdays	5
Purple Pig Honor Roll	5
Crying Towel	5
Elks Memorial Project flier	5
Pictures from the Fun Festival	6
Meet our New Members	7
Purple Pig Dinner Night	7
Fun Festival Kitchen Crew	7
Veterans Services	8
Elks Ladies Article	8
PERs Corner	8
Charitable Contributions & the IRS	9
Pictures from the Veterans Luncheon	10
Pictures from T.O. Street Fair	10
Officers, Trustees & Chairpersons	11
Contact info, PERs & Hours	<i>Back Cover</i>

Elk of the Month



2 My Elk of the Month for
 2 December is John Betancourt.
 2 From the moment John joined
 2 the Elks, he has supported our
 2 Lodge by offering his
 2 services. He immediately
 2 agreed to be my Tiler. He
 2 helps out on several BBQ
 3 teams. He is a member of the
 3 Lodge room set-up committee.
 3 Additionally, when he learned that a

vacancy had opened up on our
 candidate Investigation
 committee, he volunteered to
 fill this important function. In
 his "free" time he also assists
 at our off-site community
 events. John, enjoy your
 reserved parking spot and
 Friday dinners. Thank you,
 John.

A Special Thanks

The lodge recently purchased a new True
 Freezer and new PITCO Fryer for the
 kitchen. A special thanks to the PER
 Association for funding \$4,085 for the
 purchase of this much needed equipment.
 Your generosity is greatly appreciated.

Special thanks also go out to Richard Platt,
 who traveled to Downey and attended a
 presentation where he received a \$749
 rebate on the new fryer.

Dan Martyn, PER
 Chairman of the Board of Trustees

Around the Lodge

For years, we have had a Veterans brunch
 the first Sunday in November. This date
 never allowed for the Exalted Ruler,
 Leading Knight, Secretary or COB to
 attend. So, taking an idea from Simi Lodge,
 we're having a BBQ lunch the Saturday
 after. We'll see how it goes.

dining/meeting room. Looks great. Thanks
 Terry.

There is a group named the "Blue Star
 Moms". These are Mothers whose children
 are serving in the Military. They had a
 packing party for items to be shipped
 overseas from home. We asked for
 donations from the membership and you
 didn't let us down. We will report on how it
 went in the next Antler.

Trustee Ray Laraway is working on
 replacing the kitchen door. These buildings
 are in constant need of maintenance.

Between Gerry Gillies tab pulling
 campaign and Robert "Bobby" Williams
 fishing trips, the pull tab program for the
 Ronald McDonald house is doing well.
 Aluminum is traded just like silver and
 gold. You can find and track how much
 aluminum is worth under precious metals
 in most newspapers.

David Naccarato, PER
 Lodge Secretary

PDDGER Terry Gicking replaced the
 double doors from the outside into the

Duty Officers

12-05 to 12-11 Rich Lucariello
 12-12 to 12-18 Dan Martyn, PER
 12-19 to 12-25 Leo Rodriguez, PER
 12-26 to 01-01 Dan Hoffman

Candidates, Transfers and Reinstatements

Candidate

Paul Wender
 Michael Wharton
 Gregory Thompson
 John Percel

Sponsor

Joseph Loy
 David Anderson
 Lee Sablic (Simi Valley Lodge #2492)
 Gregory Sweet

Requests for Reinstatement

Rhett Searcy

Meeting Attendance

	10-09	10-23
General Members	4	10
Officers	14	15
PERs	6	7
Total	24	32

Membership Report

Membership as of April 1, 2018	445
Total Initiations, Reinstatements & Transfers as of 10-31-19	24
Total Members Lost as of 10-31-19	9
Delinquency as of 10-31-19	0
Total Membership as of 10-31-19	461

LODGE ROOM RENTALS

Our renovated Lodge Room is available
 for rental at very reasonable rates.
 Catering can be arranged. For more
 information contact Brooke at 805-496-
 4550.

Deadline for receiving ALL material for publication is the 15th of the Month.

The *Antler Antics* is published monthly in Thousand Oaks, California as the official bulletin of the Thousand Oaks Elks Lodge No. 2477 of the Benevolent and Protective Order of Elks of the United States of America, 2330 Los Feliz Dr., Thousand Oaks, CA 91360. Publication of the *Antler Antics* is an activity of the Lodge and contributions of interesting pertinent reading material and photographs are welcome. **Photographs MUST be identified and captioned or they will not be published.**

Exalted Ruler Dan Hoffman



I recently attended the CHEA Mid Term Conference in Sacramento. The big change coming in 2020 will be a standardized on-line financial reporting system that all Lodges must have in place by December 31, 2019. This

system will allow the Grand Lodge the ability to review the financial status of individual Lodges throughout the year. The big hurdle to have completed by December 31st will be the completion of the mapping responsibilities. We are developing a strategy to meet this deadline in a controlled and managed fashion.

As always, our Christmas tree lot will be up and running in December at the Carlson's Building Center. They have been a long-time partner in allowing us to use some space at their business for the sale of our trees. We are truly grateful for their support of this major fundraiser for our Lodge. Why not get your tree from us? They are the best quality in the Conejo Valley. Carlos Muzquiz is managing this function this year and more information will be forwarded shortly. Thank you, Carlos for your time and effort here.

Of course, we will also be doing our annual Thousand Oaks Elks Lodge Charity Basket Program for the needy seniors and families in our area. Leo and Lynn Rodriguez are managing the program this year and help will be needed. This is a very rewarding activity and I hope you will all be available to assist in this multi-faceted program. Information and sign-up sheets will be provided shortly.

We will be having our Elks Memorial service on Sunday, December 1st. This is the time to remember our departed members. It is a time to remember the people who brought our Lodges to the heights they have reached. This event will be a dignified and well-prepared event to honor the memory of our departed members. There will be a service and a buffet breakfast. More information to follow.

Last, but not least, Sandy and I will be serving our ER CHRISTMAS DINNER on Friday, December 14th. This will be a complimentary dinner. **Reservations are a must.** A sign-up sheet will be posted

Sandy and I wish all of you a Merry Christmas and Happy Holidays. If I can assist you in any way, contact me at 818 822 2219 or fivehofies@yahoo.com.

Leading Knight Leo Rodriguez



The major fundraiser this year, for our annual Christmas Basket Program, was a Mardi Gras Masquerade Ball and it was a fantastic event! It was wonderful to see such a great turn out and always nice to see members come to the Lodge whom we

haven't seen in a while. Lynn and I want to extend our appreciation to everyone who made the evening a success, so here we go: Adam 'Smitty' Smith, Ed Lees and crew who prepared an authentic New Orleans dinner. Lynn, Rose Barrington, Carol Stewart, Jill Williams and Sandy Hoffman who made 9 Baskets with many donated raffle prizes from local businesses. Wine and liquor donations to raffle from Chet Kozlowski, Charlotte Gessler and Adelaide Wavra. Jill, Lynn, Rose and Barbara Booker decorated the room and set the tables with beautiful fresh flower centerpieces. Karen Naccarato and Beth Kozlowski helped Lynn keep the abundance of prizes organized. We had many winners that were not present but sent their raffle tickets and donations to the Lodge. The support from so many members amounted to a very impressive amount of money towards the basket program. I thank you for your generosity.

In addition to the Charity Ball and raffle tickets, Lynn was able to organize a fundraiser with California Pizza Kitchen (CPK) and it was held Tuesday October 23rd. CPK donated 20% of the total check including food and beverages and take-out orders for all people presenting the event flyer. Thanks to the many members who participated to raise even more funds towards the program.

I am once again asking for any and all of you, member new and experienced, to volunteer anytime, no matter how much time for whatever tasks you are able to do in the preparation of the Christmas Baskets. The amount of time and manpower that goes into making this program happen requires that we all pitch in and work together.

This year we will be starting the actual assembling of the boxes on Monday, December 16th and work all the way through to Saturday the 21st when the last basket is delivered. There will be sign-up sheets in the Lodge for different times and tasks that need to be covered. Your help is appreciated by the Lodge and all the families and seniors in so much need of our assistance!

Lynn and I wish you all a safe and wonderful Holiday.

Loyal Knight Richard Platt



Well, going to the Mid-Term was something! Gayle and I had planned a leisurely drive north. Instead fire and sheriff vehicles warned of a very real fire moving from Simi toward Wildwood. The fire was being pushed by high winds. We should be ready to

evacuate. So, we removed photos, got some important papers and packed up my car. We put our dog in my car and drove to our daughter's house in Newbury Park. Our daughter had just acquired a new puppy. I expressed being ready for this very thing when Ridgecrest contended with a monster earthquake. As I drove away from my daughter's house, I felt how very fortunate we are. At the same time just how frazzle both of us and our daughter was. Saturday, she emailed this message "your car is safe, new puppy is ok, no school for three days, and the boys full of Halloween candy, we are all ok." We were only able to drive to Atascadero that day.

Many Districts had Hospitality Rooms. Our District poured only the good stuff, so we were able to meet lots and lots of other Elks. Funny what a little Crown Royal and Johnny Walker Black will do. I learned that when three or four Elks meet, there is always a fifth.

The wives even get schooled on being a Lodge First Lady. Our District sat as a group. Karen Martyn made it easy for Gayle to fit in, Thank You Karen. The major subject for this mid-term was a new accounting system. You will hear more about this I am sure. We must input three years budgets, that's 2017, 2018 and 2019 to establish a base line, just for starters. So, if you have line items for instance paper goods, all paper goods for that three-year period have to group well into this new system. New systems all have a learning curve, this is more like learning oblique.



Lecturing Knight Adam Smith



"It's the most wonderful time of the year..."

I love the holidays for many reasons, but chief among them is the time we have to hang out with the people we love. Friends, old and new. Our families and some

of our relatives. Right? It's how I recharge my heart for the year.

Another way I recharge is an activity that's happily under my Chair this year, the Dictionary program. Steve and Mary Woodlief do a tremendous job getting this great program together and organized. It's a guaranteed smile generator to participate in the distributions to third graders in our area. A BIG thank you to the Woodliefs! We also got a checkmark for Drug Awareness as the bookmarks included with the dictionaries have drug awareness messaging.

At the last Lodge meeting, we reported that scholarship checks are being sent to this year's winners. They are all winners of course. Under Youth Activities, we reported the Fall Carnival for the Dean Triggs School was a huge success. Huge thank you to David Naccarato and all the volunteers for putting this event together.

We need chairpersons for Youth Activities and Drug Awareness. How about YOU?

Come out and support your Lodge and share that Brotherly Love with your fellow Elks. See you there! Happy Holidays.

Brotherly yours,

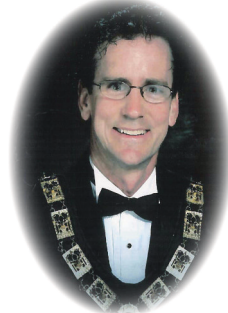
Adam "Smitty" Smith

Have YOU Proposed a



New Member Today?

Lodge Secretary David Naccarato



Elks National Foundation: What it is and how it works

In 1928 delegates of the Order voted to establish the Elks National Foundation with an initial \$100,000.00 grant. Over 90

years later, Lodges continue to support ENF. The Foundation only uses the interest from its fund to support Lodges in service to their communities. Here's how it works.

Each year, the Grand Exalted Ruler sets a goal for Lodges to achieve in donations for ENF. This past year it was \$4.75 per member. Multiply \$4.75 by the 455 members in 2018 and we come up with \$2,161.25. Once we collected that amount, we then asked for money back to help the community.

For our \$2,161.25 in donations we received \$2500 for Veterans, \$2,000 for the Dean Triggs Fall Festival and \$2,000 for the upcoming Christmas Basket Program. So, we sent \$2,161.25 and received \$6500.00 in return. That's \$3.07 back for every dollar contributed. What an organization.

The Jolly Corks

15 gentlemen entertainers, who called themselves the Jolly Corks, wanted to meet other like minded individuals. Our founder, Charles Vivian, had a room above the *Five Star Lounge* where he procured a three-week engagement. Unfortunately, with the laws of the time, there was no entertaining on Sundays.

So, he would save up snacks and libations throughout the week and invite everyone up to his place on Sundays to swap stories and share their craft. When one member did not come, it was found out he had passed away. A collection was taken up to send the wife and children back to their Grandparents.

When word of this got around others wanted to join this fraternal order. Soon groups wanted to be formed in other areas of the country. The Jolly Corks put together Statutes that all would adhere to and the rest, as they say, is history.

David Naccarato, PER
Lodge Secretary

Fun Festival for Dean Triggs School Students

On November 1st we held a Fall Festival for the disabled children of the Dean Triggs School system. School was out that day so their siblings could also attend. We served up a lunch of ribs and chicken for the parents and for the kids who could have it, hot dogs and hamburgers, complete with cotton candy, yogurt and apple sauce. These kids are on a strict diet and cotton candy dissolves; however, the kids really enjoyed it.



Additionally, with a grant from the Elks National Foundation we were able to kick it up a notch by having a photo booth. All the kids and their parents had their picture taken and framed with Thousand Oaks Elks 2477 in the background. *Love on a Leash* had two volunteers who brought their dogs to give comfort to the kids.

Children really light up when they can pet an animal. It was a good time had by all. I really appreciate the help I received from our members in setting up, taking down and cooking and serving the lunch.



These members already work two or more BBQ teams, the Street Fair, daily lunches and fish fry. They still made time for this event.

I thank all of them; if I start naming them, I'll forget someone and be in big trouble. You think no one reads the Antler, just leave out a name. Then you'll see who reads the antler.

David Naccarato, PER

For more pictures of this event see pages 6 & 7.

Sickness and Distress

Alex Rogers, Committee Chair
Home 805-492-3280
Cell 805-427-3013

Condolences to:

None to report

Keep in your prayers:

Greg Metzgus' daughter **Diana**, who was hospitalized for internal bleeding.

David Naccarato, PER who is having wound treatment as an outpatient.,

Richard Platt who is not feeling well due to cancer treatment.

Kacee Radomski, for relief from pain.

Crying Towel

10-09-19

Capsule Drawing - \$400.00

Jason Frase, not present

Lucky 13

Brenda Hagen, no winner

10-23-19

Capsule Drawing - \$425.00

Gil Riding, PER, not present

Lucky 13

Richard Allen, no winner

December Birthdays

Richard Shaw-01
John Betancourt-02
Jasmine Silvestre-02
Harold Wankel-02
Bruce Cameron-03
Chuck Kudra-03
Paul Stein-04
Richard Johnson-05
Eugene Letourneau-06
Gerald Feldman-07
David Mueller-07
Donna Leary-11
Craig Lopez-12
Catherine McBride-12
Scott Wanamaker-12
Mark Hardie-13
Richard Harms-13

Catherine Koeritz, PER-14
I.B. Jensen-16
Donald Rue-16
Scott D. Dool-17
Richard Quance-17
Brett Fuchs-21
Omar Khalid-21
Jeffrey Weiherer-21
Nelson Cabello-22
William Sternberg-22
Joseph Loy-26
Don Doxsee-27
Adam Hendershot-27
Jeff Gambino-28
Steve Finnerty-29
Susie Ross-29
Lawrence Kraszewski-30

Purple Pig Honor Roll

Andy Dobrzyusei of Simi Lodge#2492
Brenda Hagen
Bobby Williams
Darryl Kopacz
Art Garcia
Terry Gicking, PDDGER
Dan Hoffman
Ed Lees
Greg Metzgus, DL
Max Maxwell
Casey Boggiano
Harold Wankle(Century Club)
Ed Rice
Adelaide Wavra(Century Club)
Ray Laraway
John Betancourt
Dan Martyn, PER
Karen Martyn, PER
Numero uno BBQ team
The Cut Ups BBQ team
JV BBQ Team
Richard Platt
Jean & Gregg Miraglia
William Joseph

AN ELKS MEMORIAL - TO OUR ABSENT MEMBERS



Our Exalted Ruler Dan asked me if I thought an outside memorial to our absent members would be appropriate. I liked the idea and said yes. I discussed the idea with other members for their concurrence and ideas.

Some of the ideas proposed

A display of the memorial ode "*WE SHALL CALL BUT WE SHALL MISS THEM*"

An oversized Vacant Chair, possibly cement

A rock water fall and pond or fountain

A display with all of the names of our departed members, with space for future names

Benches for sitting - Donor display

Utilize the vacant dirt area next to the picnic area parking lot.

Lodge funds will not be used. This project will be a donation supported effort only

A restricted Memorial Fund will be set up for all donations and will be a perpetual fund for upkeep and maintenance of the memorial in the future

The Past Exalted Rulers I talked to said this would be a great PER chaired effort

Need your ideas, suggestions and help - Please contact me

Tom Ryder PER/PDDGER

Thousand Oaks Elks Members Host Carnival for Students of the Dean Triggs School



*David Naccarato, PER
Lodge Secretary
and Event Coordinator*



Meet Our New Members



At left, Daryl Hosta sponsored by Alex Rogers



At right, Richard Allen sponsored by Don Ansell, PER (deceased) and pictured with Richard Platt



Joanne Birnbaum sponsored by Mark Merriman of Lompoc and pictured with ER Dan Hoffman

Purple Pig Dinner Night

On Friday, September 27th, Thousand Oaks Elks Lodge members and guests attended a Purple Pig taco dinner. The taco dinner was prepared by Purple Pig Chairman Art Garcia and served to around 45 in attendance. Art was assisted by Richard Platt and John Betancourt. The event

raised funds for the California-Hawaii Major Project Inc. (CHEMPI).

Megan Macleod, a CHEMPI Therapist, spoke to the group. She was wonderful as she touched everyone's hearts with stories and descriptions of how children were helped through the CHEMPI program. Lodge member Greg Metzgs was in attendance. Greg is a District Leader of the West Central Coast District and a CHEMPI

Trustee.

The evening was very emotional. Everyone was so touched that we ended up adding 5 new members to the Century Club and receiving around \$500 in donations.

The evening continued with music by Adam Smith and his band Ono Mofo. A great evening with great people. Elks Care and Elks Share.



In the foreground is Purple Pig Chairman Art Garcia and behind him are (L-R) Richard Platt and John Betancourt.



L-R above Greg Metzgs, DL and CHEMPI Trustee, CHEMPI Therapist Megan Macleod and ER Dan Hoffman



Our Lecturing Knight Adam "Smitty" Smith performs as the drummer of the band ONO MOFO.

Kitchen Crew for the Dean Triggs School Carnival



Jim Moye, PER

Steve Kerman

Carlos Muzquiz

Jill Williams

Veterans Services

We finished October and moved into November, which GER Robert L. Duitsman has officially proclaimed to be *Veterans Remembrance Month*.

Again, we start with Marshall Knowlton and his crew. Two trips to the Veteran's facility in Sepulveda and hosted Vets bingo, once in October and once in November. Crews consisted of Patrick Gregory, Rick Beal, Carol Fredericks, Doug Morrison and Marshall.

The Conejo Blue Star Moms

The Moms were ecstatic with the Lodge members donations to their project of preparing 30 care packages (boxes) for distribution to the Veterans and active duty military. With the donations from our members, the last count of their boxes was 55 boxes and growing. The Moms prepared the boxes at the lodge during the Veterans luncheon. The Veterans attending noted the Moms efforts. The Lodge was a busy place Saturday with all of the activities going on at once. Special thanks to Mike Cameron

and his Vietnam Veterans motorcycle club for \$250 worth of goods donated in the name of our Lodge.

The lodge donations were as follows:

- A purchase of 10 wreaths in the name of Conejo Blue Star Moms (\$150), for the Wreath Across America project placing wreaths at veterans' gravesides on Veterans Day.
- A purchase of 10 wreaths (\$150) in the name of the Thousand Oaks Elks Lodge for veterans' graveside placement.
- \$200 to the Conejo Blue Star Moms Care Package program.

The Veterans Appreciation Luncheon on Saturday, November 9th was a tremendous happening. The Lodge served approximately 60 veterans, some from the two Sepulveda facilities and some were our Lodge veterans. Thousand Oaks Elks

Lodge BBQ was served. From some of the scuttlebutt heard around the room, the vets said they would sign up now for next year if we promised to serve the BBQ lunch and not the brunch. The Blue Star Moms served the Veterans Lunch. Accolade's to the Moms and our members for their help with the luncheon.

I'm still reaching out to all lodge members for your help! Veterans, please let me know who you are. I can be contacted in the following ways, e-mail - kr3ter@verizon.net, phone - 805-497-1853, or through the Lodge office mail box. Please help me do a good job for our veterans and our lodge.

Veterans can count on the Elks to help.

Fraternally,

Tom Ryder PER/PDDGER

For pictures from the Veterans Luncheon see page 10

2019 - 2020 Committee Chairpersons

1 st Vice President	Alex Rogers
2 nd Vice President	Karen Naccarato
Secretary	Rose Barrington

Elks Ladies Alice Kennedy, President

Treasurer	Charlotte Gessler
Communications	Carol Fredericks
Auditor	Shirste Gessler

2019 - 2020 Committee Chairpersons

Parliamentarian	Beth Kozlowski
Major Project	Karen Naccarato
Sunshine	June Leadam

DECEMBER BIRTHDAYS

12-06 Colleen McFarlane
12-10 Kay Riebe
12-14 Catherine Koeritz, PER
12-15 Roxy Skinner
12-27 Marilyn Cissell

Merry Christmas and Happy Holidays!!!

Hello Ladies, 😊

Just a reminder that Tuesday, December 10th is the Elk Ladies Christmas Party. You all should have received an invitation along with a reservation form to return to Myrna Block. You also can call her at 805-388-1024.

Remember this is the time to bring

unwrapped toys for the Christmas Baskets. You will receive a ticket for every gift you bring to be included in the "Special" raffle drawing!!.

I hope this season is a happy and healthy one. Enjoy the time with your family and friends and Happy New Year as well.

Respectfully,
Karen Naccarato

The PER Corner

The PERs met on November 5th in the conference room at the Lodge and accomplished the following:

- The need for replacement of the defective french fryer in the kitchen and the failed freezer in the pantry was discussed. The PERs voted to purchase a new french fry fryer and freezer.
- Funds raised at the PER BBQs will be used to purchase these replacement items for the lodge.

- The PERs are currently scheduling to have a dinner and Night at the Races on Friday, January 31, 2020. Plan to join us. It's a fun night! Refer to the Antlers and calendar for more information.

Past Exalted Rulers Christmas party will be at Octavio's in Camarillo on Tuesday, December 3rd, 2019.

The PER run BBQ will be Saturday, November 31st, 2019. Lodge sponsored

Teenager of the Year and his brother are helping at the BBQ.

There will be no PER meeting in December. The PER Christmas dinner takes its place. The next formal meeting will be in January 2020.

Happy Holidays to all from your Past Exalted Rulers.

Fraternally,

Tom Ryder, PER/PDDGER

Getting Around the IRS with a Charitable Contribution from Your IRA

A Message from the BLT chair, Art Garcia

You can beat the federal income tax system. How? By using qualified charitable distributions (QCDs). Most of us are philanthropic and have no problem making contributions to any 501c3 nonprofit entity, like Major Projects (Purple Pig), ENF or even Scholarships.

Until lately most of us were able to deduct charitable contributions on schedule A of our federal tax return. With the new tax laws in effect many of us can no longer take a deduction for our contributions to charity. You lose that tax deduction but, not if you use a QCD. Under the rules, you make a tax-free transfer from your IRA directly to the charity of your choice. You will never be taxed on the amount you contribute and don't have to worry about tax law restrictions that apply to itemize charitable write-offs. The general rules are as follows:

1. As the IRA owner or beneficiary, you must have reached age 70½.
2. You must meet the regular tax-law requirements for a 100% deductible charitable donation. If you receive any benefits that would be subtracted from a donation under the regular charitable deduction rules (such as free tickets to an event) the distribution cannot be a QCD. Beware of this rule!
3. It must be a distribution that would otherwise be taxable. A Roth IRA distribution can meet this requirement if it's not a qualified (meaning tax-free) distribution. However, taking QCDs out of Roth IRAs is generally inadvisable for reasons explained later.

Important point 1: The Distribution must be made out to the charity! If YOU are written a check and you donate it to the charity this will not count as a QCD. For it to be a QCD the money must move from your IRA to the Charity directly.

Important point 2: If you inherited an IRA from the deceased original account owner, you too can do the QCD drill with the inherited account if you've reached age 70½.

\$100,000 annual limit

There is a \$100,000 limit on total QCDs for any one year. But if both you and your spouse both have IRAs set up in your respective names, each of you is entitled to a separate \$100,000 annual QCD limit.

Tax-saving advantages

QCDs have four potential tax-saving advantages:

Advantage No. 1

QCDs are not included in your adjusted gross income (AGI). This lowers the odds that you will be affected by various unfavorable AGI-based rules, such as those that can cause more of your Social Security benefits to be taxed and more of your investment income to be hit with the dreaded 3.8% Medicare surtax (the so-called net investment income tax).

Advantage No. 2

QCDs always deliver a tax benefit while "regular" charitable donations might not. The Tax Cuts and Jobs Act (TCJA) almost doubled the standard deduction amounts for 2018-2025, so higher standard deductions make it that much harder to claim itemized charitable write-offs.

Advantage No. 3

A QCD taken from your traditional IRA counts as a distribution for purposes of the required minimum distribution (RMD) rules. Therefore, you can arrange to donate all or part of your annual RMD (up to the \$100,000 limit) that you would otherwise be forced to receive and pay taxes on;

April 1 deadline: If you turned 70½ in 2019 but have not yet taken the RMD for your 2019 tax year, you must do so by April 1 of 2020 or face a 50% penalty on any shortfall. Then you must take your RMD for the 2020 tax year by Dec. 31, 2020. If you waited until 2020 to take your 2019 RMD you then find yourself in this situation: having to take two taxable RMDs in

2020 with the resulting double tax whammy. Not good! But if you go the QCD route you can replace those taxable RMDs with tax-free QCDs.

Advantage No. 4

Say you own one or more traditional IRAs to which you have made nondeductible contributions over the years. Your IRA balances consist partly of a taxable layer (from deductible contributions and account earnings) and partly of a nontaxable layer (from those nondeductible contributions). Any QCDs are treated as coming first from the taxable.

You still have time to take advantage of this tax savings tool for 2019 but definitely an opportunity for 2020.

Are you a good QCD candidate?

If you can afford to donate IRA money, you can benefit tax-wise if you match one or more of the following profiles.

1. You won't itemize deductions this year due to the bigger standard deduction. So a "regular" charitable donation won't deliver any tax savings, but a QCD will. That's the first way to beat the system with a QCD.
2. You want to avoid being taxed on the RMDs that you must take this year from your IRA(s). Replacing taxable RMDs with tax-free QCDs is the second way to beat the system with a QCD.
3. You are looking for a quick-and-easy estate tax reduction strategy. This is a third way to beat the system with a QCD, but it only makes a difference if you're quite well off.

The bottom line

If you haven't taken your RMD for this year, there is still time. If you've already taken your RMD for this year, then plan on this opportunity for next year. For further information contact Art Garcia at 818.991.7794, or your financial advisor.

Any accounting, business or tax advice contained in this communication, including any attachments and enclosures, is not intended as a thorough, in-depth analysis of specific issues, nor a substitute for a formal opinion, nor is it sufficient to avoid tax-related penalties. Contact a tax advisor for specifics.

Elks Care — Elks Share

Pictured Highlights from our Veterans Luncheon



Pictured Highlights from our Members at the Thousand Oaks Street Fair



Officers 2019-2020

Exalted Ruler	Daniel Hoffman	Tiler	John Betancourt
Leading Knight	Leo Rodriguez, PER	Inner Guard	Gregg Miraglia
Loyal Knight	Richard Platt	Esquire	Terry Gicking, PDDGER
Lecturing Knight	Adam Smith	Chaplain	Adelaide Wavra
Secretary	David Naccarato	Officer at Large	Jean Miraglia, PER
Treasurer	William Joseph		

Trustees 2019 - 2020

One Year	Dan Martyn, PER
Two Year	Raymond Laraway
Three Year	Rich Lucariello
Four Year	Darryl Kopacz
Five Year	Ed Lees

Elk of the Year David Anderson
Officer of the Year Pam Price
Citizen of the Year Reem Agel

Grand Exalted Ruler Outstanding Member Award Recipients
 Jim Moye, PER and Art Garcia

2019 - 2020 Committees reporting to the Exalted Ruler

Antler Antics

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Membership: David Naccarato, PER

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Orientation: David Naccarato, PER, Chair Officers and

Terry Gicking, PER/PDDGER

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Grounds: Ben Rieger

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Greeters: Dorothy Murray and Kathy Moye

PER Association President: Jean Miraglia, PER

2019 - 2020 Committees reporting to the Leading Knight

Bar Liaison: Dan Martyn, PER

Major Project/Purple Pig: Arthur Garcia

Bequests & Living Trusts: Arthur Garcia

Elks National Foundation: Leo Rodriguez, PER

Christmas Basket Program: Leo Rodriguez, PER

Community Activities: Leo Rodriguez, PER

Sickness and Distress: Alex Rogers

Charity Matters: Leo Rodriguez, PER

El Konejo Kampers: Jim Porter

Christmas Tree Lot: Carlos Muzquiz

2019 - 2020 Committees reporting to the Loyal Knight

Kitchen Liaison: Richard Platt

Lodge Activities: Richard Platt

Flag Day, Flag Retirement: Richard Platt

Government Relations: Richard Platt

Elks Memorial Service: Adam Smith

Veteran Services: Tom Ryder, PDDGER

Public Relations: Adelaide Wavra

Calendar: Richard Platt

Conejo Valley Days: Tom Hartin

Mediator: Rick Rodgers

Mothers Day: Adam Smith

Inaugural Ball: Richard Platt

Law Enforcement/Firefighter Appreciation: Paul Stein

2019 - 2020 Committees reporting to the Lecturing Knight

Youth Activities: Adam Smith

Hoop Shoot: Anna Garcia

Drug Awareness: Adam Smith

Scholarships: Reem Agel

Scouting: Steve Henderson

Americanism: Rick Herrera

Dictionary Program: Steve Woodlief

Youth Appreciation Night: Adam Smith

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Lounge Hours

(Unless otherwise noted)

Mon., Tues., Thurs.: 10:00 AM - 8:00 PM

Wednesday: 10:00 AM - Closing

Friday: 10:00 AM - Closing

Saturday: 10:00 AM - 6:00 PM

1st & Last Sundays: 10:00 AM - 6:00 PM

All other Sundays: Noon - 6:00 PM

Lodge Meetings

Regular business meetings are at 7:00 PM
every 2nd and 4th Wednesday of the month.

3rd Wednesday of the Month

Trustee Meeting: 6:00 PM

House Committee Meeting: 7:30 PM

Past Exalted Rulers

1972-73 *Marvin D. Smith	1997-98 *John Kelly
1973-74 Erle Pittman, PDDGER	1998-99 Chet Kozlowski
1974-75 *Richard Flake	1999-00 Richard Goldner, PDDGER
1975-76 *Bill Wagner	2000-01 Jacob Panczak
1976-77 *John E. Henry	2001-02 John D'Ambrogio
1977-78 *Robert McKee, PDDGER	2002-03 Don Booker
1978-79 *Frank J. Rindone, PDDGER	2003-04 Greg Metzgas, PDDGER, DL
1979-80 *Edward F. Stogsdell	2004-05 *Jay Block
1980-81 *Frank "Tex" Hastie	2005-06 *Sally Claunch
1981-82 *Robert Hardy	2006-07 David Naccarato
1982-83 *A. John Nichols	2007-08 Catherine Koeritz
1983-84 John Nau	2008-09 *George Meehan
1984-85 Vern Ogden*	2009-10 Terry Gicking, PDDGER
1985-86 Dan Snyder	2010-11 *Harry Brockwell
1986-87 Bill Lloyd, PDDGER	2011-12 Steve Smith
1987-88 *John E. Henry	2012-13 Leo Rodriguez
1988-89 *Ted Lipka	2013-14 Terry Baker
1989-90 Don Skinner	2014-15 Dan Martyn
1990-91 *Don Ansell	2015-16 Jim Moyer
1991-92 *Gary Sleigh	2016-17 Mike Flannery
1992-93 Tom Ryder, PDDGER	2017-18 Jean Miraglia
1993-94 *Jim Wallace	2018-19 Karen Martyn
1994-95 *George Pekow	
1995-96 Gil Riding, PDDGER	
1996-97 *Jack Loughran	

*Deceased

By Affiliation:

1981-82 *Robert L. Thornton, PDDGER
2001-02 Bill Sternberg
1999-00 *Ralph Vester
'83-'84, '02-'03 Harold Constantine